

**Information to identify the case:**

Debtor 1 John G Sciortino  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 17-18105-SLM

Social Security number or ITIN xxx-xx-2517

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John G Sciortino  
aka Jack Sciortino

7/6/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

**In re:**  
**John G Sciortino**  
**Debtor**

Case No. 17-18105-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 52

Date Rcvd: Jul 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2020.

db +John G Sciortino, 23 Lake Road, Saddle River, NJ 07458-1602  
 cr +FEDERAL NATIONAL MORTGAGE ASSOCIATION (FANNIE MAE, Phelan Hallinan & Schmieg, PC,  
     400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +MTGLQ INVESTORS, L.P., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
     Mt. Laurel, NJ 08054-3437  
 516780073 C.Tech Collections, PO Box 402, Mount Sinai, NY 11766-0402  
 516780077 +Cumberland Insurance Group, PO Box 596, Bridgeton, NJ 08302-0490  
 516780078 +David B. Watner, 1129 Bloomfield Ave., Suite 208, Caldwell, NJ 07006-7123  
 516780079 +Dsrn Mt Bk, Pob 631, Amarillo, TX 79105-0631  
 516780081 FMA Alliance, Ltd, PO Box 2409, Houston, TX 77252-2409  
 516780080 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 516780082 +Foremost Insurance Gorup, 5600 Beech Tree Lane, Caledonia, MI 49316-9482  
 516780083 +Glazer & Kamei, 1207 East Grand Street, 3rd Floor, Elizabeth, NJ 07201-2328  
 516780084 +++++HACKENSACK RADIOLOGY GRP, PO BOX 4238, PORTSMOUTH NH 03802-4238  
     (address filed with court: Hackensack Radiology Grp, PO Box 6750, Portsmouth, NH 03802)  
 516780086 +HUMC Cardio Partners, PC, PO Box 48339, Newark, NJ 07101-8539  
 516780085 +Hayt, Hayt & Landau, LLP, 2 Industrial Way West, Eatontown, NJ 07724-2279  
 518685229 +Liberty Revolving Trust, Serviced by Select Portfolio Servicing,, PO Box 65250,  
     Salt Lake City, UT 84165-0250  
 518685230 +Liberty Revolving Trust, Serviced by Select Portfolio Servicing,, PO Box 65250,  
     Salt Lake City, UT 84165-0250, Liberty Revolving Trust,  
     Serviced by Select Portfolio Servicing,  
 517029460 +MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826,  
     Greenville, SC 29603-0826  
 516780087 +Michael Distefano, MD PA, 140 Noth Route 17, Ste. 255, Paramus, NJ 07652-2817  
 516780088 +Michael Harrison, Esq., 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430  
 516829934 +NJ Class, PO Box 548, Trenton, NJ 08625-0548  
 516780096 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
 516780091 +Phelan, Hallinan, Diamond & Jones, LLP, 400 Fellowship Road, ste. 100,  
     Mount Laurel, NJ 08054-3437  
 516780092 +Plaza Recovery, Inc., 5800 North Course Dr., Houston, TX 77072-1613  
 516780094 +Powers Kirn, LLC, 728 Marne Highway, #200, Moorestown, NJ 08057-3128  
 516780095 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516780098 +SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
     (address filed with court: Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005)  
 516780097 +Samuel J. Weinstein, Esq., 2 West Northfield Road, #204, Livingston, NJ 07039-3758  
 518440457 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
     Highlands Ranch, Colorado 80129-2386  
 518440458 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
     Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
     8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516780100 +State Of Nj Student As, Po Box 543, Trenton, NJ 08625-0543  
 516780101 +Stephen J. Mcilveen, MD, 1 West Ridgewood Ave., #307, Paramus, NJ 07652-2350  
 516780103 +The Valley Hospital, 223 North Van Dien Ave., Ridgewood, NJ 07450-2736  
 517006747 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
     Harrisburg, PA 17106-9184  
 516780105 +Valley ER Associates, PA, PO Box 1173, Ridgewood, NJ 07451-1173  
 516780106 +Valley Hospital, 223 N. Van Dien Avenue, Ridgewood, NJ 07450-2736

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 00:32:48 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 07 2020 00:32:45 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 516780072 +EDI: BANKAMER.COM Jul 07 2020 03:43:00 Bankamerica, 4909 Savarese Cir,  
     Tampa, FL 33634-2413  
 517029063 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 07 2020 00:38:07  
     CACH, LLC C/O Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
 516780075 EDI: CAPITALONE.COM Jul 07 2020 03:43:00 Capital One, 15000 Capital One Dr,  
     Richmond, VA 23238  
 516780074 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 07 2020 00:37:26 Cach of NJ, LLC,  
     4340 South Monaco St., Denver, CO 80237-3485  
 516780076 +E-mail/Text: bankruptcy@cavps.com Jul 07 2020 00:33:05 Cavalry Portfolio Serv,  
     Po Box 27288, Tempe, AZ 85285-7288  
 517001498 +E-mail/Text: bankruptcy@cavps.com Jul 07 2020 00:33:05 Cavalry SPV I, LLC,  
     500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 517001207 +EDI: MID8.COM Jul 07 2020 03:43:00 MIDLAND FUNDING LLC, PO BOX 2011,  
     WARREN, MI 48090-2011  
 516780089 +EDI: MID8.COM Jul 07 2020 03:43:00 Midland Funding, 2365 Northside Dr Ste 30,  
     San Diego, CA 92108-2709  
 516780090 +E-mail/Text: bankruptcydepartment@tsico.com Jul 07 2020 00:33:26  
     NCO Financial Systems, Inc., PO Box 15273, Wilmington, DE 19850-5273

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 52

Date Rcvd: Jul 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516780093 +EDI: PRA.COM Jul 07 2020 03:43:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
516836885 EDI: BANKAMER.COM Jul 07 2020 03:43:00 The Bank of New York Mellon f/k/a,,,  
c/o Bank of America, P.O. Box 31785, Tampa, FL 33631-3785  
518871489 +E-mail/Text: jennifer.chacon@spservicing.com Jul 07 2020 00:33:42  
U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250, U.S. Bank National Association,  
c/o Select Portfolio Servicing, Inc. 84165-0250  
518871488 E-mail/Text: jennifer.chacon@spservicing.com Jul 07 2020 00:33:42  
U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250  
516780104 EDI: URSI.COM Jul 07 2020 03:43:00 United Recovery Systems, PO Box 722910,  
Houston, TX 77272-2910  
516886857 +EDI: AIS.COM Jul 07 2020 03:43:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518855715\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386  
518855716\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516780071 ###Atlantic Imaging Group, LLC, 110 South Jefferson Road, 201, Whippany, NJ 07981-1038  
516780099 ###Solomon & Solomon, PC, Five Columbia Circle, Albany, NY 12203-5180  
516780102 ###The Law Firm of Ryan E. Calef & Associat, The Bucks County Office Center,  
1276 Veterans Highway, Ste. E-1, Bristol, PA 19007-2597

TOTALS: 0, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 6, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank National Association bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com  
David L. Stevens on behalf of Debtor John G Sciortino dstevens@scura.com,  
ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.c  
om  
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Guillermo Gonzalez on behalf of Debtor John G Sciortino ggonzalez@scura.com,  
ecfbkfilings@scuramealey.com;dstevens@scura.com;lrichard@scura.com;martinezcr93878@notify.bestcas  
e.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
Nicholas V. Rogers on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE")  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor MTGLQ INVESTORS, L.P., nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor MTGLQ INVESTORS, L.P. nj.bkecf@fedphe.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William M.E. Powers on behalf of Creditor The Bank of New York Mellon fka The Bank of New  
York, as successor trustee to JPMorgan Chase Bank, N.A., as Trustee on behalf of the  
Certificateholders of the CWHEQ Inc., CWHEQ Revolving Home Equity L ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of  
New York, as successor trustee to JPMorgan Chase Bank, N.A., as Trustee on behalf of the  
Certificateholders of the CWHEQ Inc., CWHEQ Revolving Home Equity L ecf@powerskirkn.com  
TOTAL: 11